

Barriers to accessing social pensions in rural Nepal

Sarah Speck¹

Abstract. Non-contributory social pensions effectively support older people securing a livelihood in countries of the Global South. However, access is difficult in remote rural areas (Handayani & Babajanian, 2012). This case study examines obstacles that beneficiaries from five Nepalese mountain villages encounter when accessing a social pension. A critical livelihoods perspective provides a suitable lens to grasp their experiences from an emic perspective. Based on qualitative in-depth interviews, participant observation, group discussions and expert interviews, the findings illustratively reveal that barriers involve poor health, illiteracy, lack of awareness, lack of familial support, poor infrastructure, recent changes in disbursement, and geographic remoteness. This article concludes that non-contributory social pensions have proven effective for supporting older people to maintain a livelihood. Hence, implementation and disbursement methods should be reconsidered because the access to the social pension turned out to remain difficult. Based on the findings, possible recommendations for improvement and implementation of social pensions for older people are made.

Keywords: access to services, Nepal, non-contributory social pension, old age allowance, social security.

Introduction

Non-contributory social pensions are an effective instrument for supporting older people to secure a livelihood in many countries of the Global South. Social pensions aim at poverty reduction and prevention from falling or relapsing into deep poverty for individuals and socially marginalized groups (Willmore, 2004). To date, non-contributory social pensions are implemented by both state and development agencies. Social pensions are nowadays, among other social protection schemes, a fixed item on the international development agenda (United Nations [UN], 2019). The impacts of social pensions demonstrate significant positive effects

¹ Department of Geography, University of Zurich. (sarah.speck@geo.uzh.ch)

on older people's overall socio-economic situations by contributing substantially to their livelihoods (Gorman, 2004). However, little is known about how older people experience access to the social pensions. Their views and experiences regarding implementation and access to a social pension is not well understood. Up to now, far too little attention from an academic perspective has been paid to social pensions and the challenges of delivering services to older people in the Global South (Holzmann et al., 2009).

Accessing resources, services and provisions is known to be difficult and challenging especially for people residing in rural areas (Shahbaz et al., 2010). Difficulties in delivery have been typically examined from the provider's side, neglecting the voices of the ones at stake. Hence, this study bridges this knowledge gap by using older people's experience in Nepali villages as concrete cases to illustrate the obstacles and challenges they encounter in trying to access the universal social pension. It sheds light on aspects that might have been overlooked by policymakers while planning and adapting a social policy program geared explicitly towards older people.

Nepal was one of the first countries in Asia to provide a universal non-contributory social pension for older people (Government of Nepal [GoN], 2006; Handayani & Babajanian, 2012). The Nepalese social pension scheme comprises a monthly cash transfer and is unconditionally available to all older people. However, older people residing in secluded mountain villages express difficulties in accessing their social pensions effectively (e.g., KC et al., 2014; Samson, 2012; Tharu 2017). To better understand the challenges they face and what this could mean for future implementation, the following questions helped to guide this case study: 1) What are the barriers that impede access to monthly social pensions in a remote and rural context?; 2) What consequences do these barriers have for the potential beneficiaries?; 3) How could the delivery of social pensions be improved?; and 4) Can lessons learned from this case be transferred to other contexts? The study aims to contribute to an under-researched topic relevant to rural development research and international debates about social security for the older people in the Global South. It adds empirical insights to questions of access in livelihood studies within the wider context of rural development.

The article first briefly reflects on the underlying reasons for the increasing need of securing income for older people in the Global South and gives an overview to Nepal's non-contributory social pension scheme. Following the conceptual and methodological approach, the it reveals the empirical findings. Older people's experiences accessing their pensions are discussed, and challenges and obstacles are outlined from an emic perspective. Finally, the article gives possible recommendations for improvement.

Population aging and demand for income security

Rapid population aging in the Global South pressures states to take responsibility and plan for suitable and sustainable policies for the growing proportion of older people (defined as age \geq 60 years) (Ginneken, 2003; Lloyd-Sherlock, 2002; UN, 2017). Currently, 962 million people globally are over 60 years old; two-thirds of them reside in developing countries. By

2050, this number will rise to 80 per cent. The growing number of older people increased rapidly while fertility decreased in developing nations in recent years. Population aging is directly influenced by fertility, life expectancy and migration. The fall in birth rate results in age distribution change, increasing the proportion of older people. Increased life expectancy, primarily through reduction of infant mortality, directly influences population aging (Vos et al., 2008; UN, 2017).

This demographic shift to an aged society paired with migration of the younger generation has profound effects on older people's life situations and livelihoods. In the past, they were supported by their children but now face a decline in support and care. The loss of young adults due to migration, conflicts, or diseases such as HIV/aids, leaves the increasing proportion of older people without family support or alternatives (Barrientos et al., 2003; De Jong, 2005; Ewing et al., 1999; Age International, 2015). Further, the outmigration of young adults from particularly rural areas results in an overall acceleration of population aging, resulting in changes in living arrangements and household structures, a redistribution of responsibilities and work, and changing traditional values (e.g., Turner, 2002; Knodel & Saengtienchai, 2007; Liu, 2014; Speck, 2017). The changes increase the likelihood to fall into poverty due to the older adult's reduced capacity and capability to work or secure a livelihood (Heslop & Gorman, 2002; Schröder-Butterfill & Marianti, 2006).

The growing need for old age security plans emerges not only from demographic changes but also social and economic transformations (Handayani & Babajanian, 2012). A combination of two main drivers—demographic transition and migration—demands new societal as well as economic adjustments, such as formal care provisions and financial support, in almost all developing nations. A major challenge lies in securing income for older people (Lloyd-Sherlock, 2002; UN, 2019). Ageing politics for many countries of the Global South only begun after the Second World Assembly on Ageing in Madrid, 2002, where also the majority of the countries of the Global South signed the Political Declaration and Madrid Plan on Action on Ageing (MIPAA; UN, 2002). Thereafter, slowly plans and policy measurements related to ageing issues were developed (Lloyd-Sherlock, 2002; UN, 2017; 2019). The MIPAA, together with the United Nation's Sustainable Development Goals (SDGs), include older people as an integral part of international development and pronounce in SDG Goal 1 to implement nationally appropriate social protection systems and measures for all, including older people. Currently, only one in four older people in low- and middle-income countries receive a pension, thus the majority live in financial insecurity (UN, 2002; 2015; Age International, 2015; Bennett & Zaidi, 2016). To counteract a tremendous increase in old age poverty and bridge the increasing gap of traditional familial support systems, non-contributory social pensions have been tested and implemented by several low-income (e.g., Tanzania, Nepal, Bolivia) and middle-income countries (e.g., Brazil) as a social protection measure to support older people (Heslop & Hofmann, 2014; Government of Nepal [GoN], 2012; Barrientos, 2003; Salazar & Jenkins, 2018).

Non-contributory social pensions are cash transfers whereby eligibility does not depend on precedent payroll contributions to social insurance programs. Two types of non-contributory

pensions exist. Universal non-contributory pensions are available to all. Means-tested pensions are targeted to the poor, whereby eligibility is based on income or assets of an older person (Gorman, 2004). Both types have proven effective and been considered as financially viable, even for low-income countries, because only a small percentage of a country's gross domestic product (GDP; e.g., Namibia 2%, Botswana 1%, Nepal 0.35%) is needed to finance expenses for social pension programs (Willmore, 2004; Johnson & Williamson, 2008; Handayani & Babajanian, 2012).

Previous research on non-contributory social pensions

Several studies have investigated the impacts of non-contributory social pensions on older people's livelihoods, showing that they reduce chronic poverty, contribute to secure livelihoods and improve social status and health conditions. The social pension helps cover basic needs and daily expenses such as food, medicine and clothes (e.g., Heslop & Hofmann, 2014; Knox-Vydmanov et al., 2016; Godfrey-Wood & Mamani-Vargas, 2017). Impacts spread beyond the beneficiary into overall household budgets. Studies from Nepal, South Africa, and Brazil showed that older people's social pensions indirectly improve their grandchildren's nutrition or enable them an education (Barrientos, 2003; Duflo, 2000; KC et al., 2014). Kidd's work (2009) on the gendered dimension of social pension coverage in countries of the Global South concludes that universal social pensions reach more beneficiaries than means-tested pensions. The latter are notoriously difficult to access because of the long and difficult administrative processes.

In Nepal, the non-contributory social pension has been investigated from a provider's standpoint: Local representatives reported difficulties due to lack of institutional capacity at the local offices, lack of periodic updates and identification of potential beneficiaries, or no information about fixed dates for the distribution of the social pension (GoN, 2012; Helpage International [HAI] & Nepal Participatory Action Network [NEPAN], 2010; Samson, 2012; Shrestha & Satyal, 2008; Yadav, 2012). One exception is a study by NEPAN (2011), surveying 488 older beneficiaries using quantitative questionnaires to ask about key barriers that prevent access to the social pension. Barriers included, for example, delivery delays by the Village Development Committee (VDC) staff, long waiting times at the local office, and long travel distances. These barriers were simply listed but not further discussed. Voices of beneficiaries were included only through quantitative surveys or group discussions but not in-depth. According to the Ministry of Local Development (MoLD), 85 per cent of all eligible older people are covered by this social pension. The coverage rate is based on estimates and officially recorded beneficiaries, but the actual number of beneficiaries cannot be made due to lack of data (Samson, 2012). The news on the contrary reported that older people, particularly those from remote rural areas, experience various difficulties in accessing their social pensions, especially after the introduction of the new distribution method via formal banking system (Dhungana, 2018; Ohja, 2019). Hence, it is not clear how many older people benefit from or are deprived from an allowance (NEPAN, 2011, p. xix). It is assumed that the combination of already existing difficulties such as uneven terrain and unreliable distribution, the lack of on-site familial support, and the change in distribution method from direct manual

transfers to formal banking, further exacerbate older people's socio-economic situations in remote mountain villages. Studies hitherto have mainly focused on the impacts, opinions or delivery challenges of social pensions from the provider's side. However, in-depth studies shedding light on the challenges older people face when accessing and obtaining their social pension are lacking.

Old age allowance in Nepal

In 1995, the Prime Minister Manmohan Adhikari of the United Marxist and Leninist (UML) party of Nepal introduced the Senior Citizens Allowance, a universal non-contributory social pension. The idea was based on state obligation to pursue social security policies regarding the protection and concerns of women, children, disabled and older persons. The Senior Citizen's Allowance (colloquially called Old Age Allowance, OAA) primarily honored older people in Nepalese society to securing their livelihoods (GoN, 2012). The OAA comprises a monthly cash transfer and is, like other allowances, financed by the Nepalese government through general taxation. The annual fiscal cost of the OAA account for 0.35% of GDP (Handayani & Babajanian, 2012). After a pilot program, the OAA was implemented in 1995, granting 100 Nepalese rupees (NPR) (0.88 USD) to people over 75 years old across the entire country each month (Rajan & Palacios, 2008).

Over the last two decades, the OAA scheme has been developed and adapted regarding the amount, age eligibility, and disbursement and delivery method. The amount increased to a monthly pension of 2,000 NPR (17.5 USD) in 2016; compared to per capita consumption in rural households in 2016: 49,414 NPR (437.76 USD) (GoN, 2016). Age eligibility has been lowered from 75 to 70 years, and 60 for Dalits and older people residing in the remote Karnali region. The Dalit caste, considered the lowest societal stratum as ritually impure and untouchable, is given age priority because of its marginalization and discrimination in societal history. The age criteria was lowered to 60 years in the mid-western mountainous Karnali region because the life expectancy is the lowest in the country: 63.6 years compared to the country average of 68.8 years (GoN, 2012). The government discussed lowering the age to 65 in early 2018, but no decision has been made yet (República, 2018). To obtain the OAA, older people need to apply for a Social Security Program Identity Card (or Senior Citizens Allowance [SCA] card) before they reach the required age criteria of 70 years, or 60 respectively, to receive the OAA in time. A complete application form, copy of their citizenship certificate, passport-sized photographs and thumbprints are required at the local VDC office (see Figure 1) for processing (Samson, 2012). The OAA is managed by the Ministry of Women, Children and Social Welfare (MoWCSW) and distributed by the MoLD at the VDC level. Distribution either takes place at the VDC office, or in the case of remote areas directly at the beneficiary's doorstep. If a beneficiary should not be able to claim the OAA in person, a proxy can be nominated, who needs to fill in the application and hold an ID as well. The distribution typically takes place every four months. In more remote regions, distribution takes place every six months; in very secluded places, the OAA was disbursed as a lump sum only once a year (GoN, 2012).

The entire country is experiencing a range of changes due to state restructuring (see Suhrke, 2014). In accordance with this reorganization, distribution methods for allowances were recently changed. Payments via the required banking system have now replaced manual transfers for collecting the OAA. Disbursement changes were implemented to prevent loss or misuse of the money on the way to VDC offices; for transparency of payment dates, assurance of distribution to eligible beneficiaries, and due to lack of local staff (GoN, 2012).

Figure 1: A beneficiary gives his thumbprints to apply and register for the SCA card to claim his OAA at the VDC office



Photo by author, 2016.

Conceptual Approach

The perspectives of the older people best reveal the challenges they face in accessing a social pension. A critical livelihoods perspective provides a lens through which it is possible to investigate and understand what people own, acquire, and do to secure a livelihood that is influenced and shaped by changing institutional processes and organizational structures (Geiser et al., 2011; Scoones, 2015). In livelihood studies, access is a central aspect in understanding and conceptualizing the livelihood of an individual or a certain social group. According to De Haan and Zoomers (2005), the “access to livelihood opportunities is governed by social relations, institutions and organizations”, and “depends on the

performance of social relations” (pp. 34, 44). Further, access is shaped by everyday social and customary norms that are, according to Shahbaz et al. (2010), the decisive factors determining access to or exclusion from a resource or service. By applying a critical livelihoods perspective, thus taking the emic perspective of the older people, I seek to disclose the barriers that prevent or grant access to a non-contributory social pension.

Method

Study Site and Setting

Fieldwork was conducted in five mountain villages located in Kaski and Syangja districts, Gandaki Pradesh, at elevations from 1,260-1,675 m a.s.l. in Nepal (Intensive Study and Research Center, 2014). All villages are within a day’s walk of their respective VDC office. Regarding accessibility, Ghachowk (588 households), Thuladihi (874 households), and Tanting (200 households, Madi VDC) are reachable by motorized vehicles, whereas Mirsa (44 households, Machhapuchhre VDC) and Ghale-Kharka (28 households, Parche VDC) can only be reached by foot ascending steep stone steps. Terrestrial conditions, such as rough terrain, contribute to the difficulty in enacting policy programs and delivering services.

The villages are inhabited by various ethnic groups, however Chhetri, Gurung, Hill Brahmin and Dalits are most common. Subsistence farming and labor migration are the main livelihood strategies for most households in the study area, whereas latter significantly raises the proportion of older people compared to average district proportions due to absent young people. The share of older people in the villages accounts for 12%-16% compared to 8.7% in Kaski and 12.2% in Syangja district (UN, 2011). The terms for administrative divisions (Village Development Committee, VDC; Ministry of Women, Children and Social Welfare, MoWCSW) refer to the administrative divisions prior to provincial elections in 2017, as used by the interview respondents.

Data collection and sampling

To investigate and understand experiences and perspectives of older people, a triangulation of qualitative data collection methods was administered, including problem-centred and expert interviews, as well as observation (Flick, 2004). The empirical data is based on 71 semi-structured, problem-centered interviews (Witzel, 2000; Bernard, 2006) collected with the help of a local field assistant. Older people (defined as age ≥ 60 years according to the Senior Citizen Act 2006; GoN, 2006) were asked about their experience in accessing the OAA and its socio-economic impact on their livelihood. The initial interview guide was revised after piloting a handful of interviews to improve understanding and process logic. The interviews took place in informal settings, either at the homes of the older respondents, or spontaneously on the road (Kitchin & Tate, 2000). Purposeful random sampling was applied select information-rich cases who are experienced with the phenomenon in question. This systematic sampling strategy requires a first selection from which then cases for further discussions are chosen which “will substantially increase the credibility of the results” (Patton, 1990, p. 179). To

incorporate various perspectives, 29 female and 42 male participants, aged between 60 and 97 years, from 8 different castes and ethnic affiliations were considered. Two focus group discussions (Kitchin & Tate, 2000) were carried out with 16 older villagers from the previous interview sample. Participatory observation (Bernard, 2006) helped to comprehend local village life and formal procedures at VDC offices. Five expert interviews (Bogner et al., 2009) were conducted to better understand operational issues of the OAA: One at the Ministry of Women, Children and Social Welfare, two interviews with VDC chairmen and two with social workers from different VDCs. During the two research stays for a total of six months in 2016 and 2017, the field assistant and I stayed at different homes of villagers, however not with older villagers to avoid bias as much as possible.

Data processing and analysis

Notes were taken during all conversations, followed by descriptive post-scripts after discussing the material with the assistant. All field notes and data were digitalised. All recorded interview data were transcribed and translated from Nepali into English with the help of the assistant. Thereafter, the text data was analysed using MAXQDA software, applying inductive open coding and qualitative content analysis inspired by Mayring (2010) to identify in categories the most relevant themes and issues related to the topic of access to a social pension.

Results

Barriers and challenges to accessing the OAA

In total, 61 respondents of the sample were eligible for an OAA. Forty-five of them actually receive an OAA, the remaining 16 respondents were waiting to reach the age criteria of 70 years, or 60 years respectively for Dalits in this study. Out of these 16, three had already surpassed the criteria's age requirement but were in possession of identity certificates that were issued with errors in their date of birth. The remaining 10 were provided other kinds of pensions, such as army or civil pensions, two of whom benefited from double payments by combining those with the OAA (see Table 1). Overall, 24 respondents did not receive an OAA but were still interviewed as they were already confronted with the OAA.

This first subsection of the findings reveals the positive effects the OAA added to the livelihoods of older people in the sample. Subsequently, the obstacles and challenges that make it difficult to access the OAA in a remote rural context are presented.

Table 1: Coverage of OAA and other pensions among the case study sample

Location		OAA recipient	Not yet OAA recipient	Army or civil pension recipient	Total sample (n=71)	
Gandaki Pradesh (province no. 4)	Kaski District	Ghachowk	18	6	4	28
		Mirsa	14	7	4 ^{a)}	25
		Ghale-Karka	2	0	0	2
		Tanting	5	1	0	6
	Syangi District	Thuladihi	6	2	2	10
Total		45	16	8	71	

^{a)} In total six recipients here, but the two respondents in Mirsa who receive both, civil or army pension, combined with an OAA were counted as OAA recipient in this case.

Source: author

Positive impacts of the OAA

The OAA in Nepal covers costs for basic needs such as food, medication and clothes. This study found that the OAA contributes to the entire household budget because it is pooled with the overall household income (in line with Barrientos, 2003; Duflo, 2000; KC et al., 2014). A 70-year-old man from Tanting shared that his grandchildren “now have started primary school. And we have to support them to pay the expenses for their education as well” (Interview 70, 2017). He was highly pleased to be able to support his family and to contribute to the household budget. Pension money was also used for paying visa application fees of migrating children, cultivation of vegetables for subsistence use, or for housing improvement. Despite the small sum, the OAA improved older people’s livelihoods and their perceptions of the government (see also KC et al., 2014). Particularly those older persons living alone (10 cases) or with a spouse only (11 cases) were grateful for the “little extra money”. Often, older people still own agricultural land but could not till their fields due to age-related ailments and lack of support by younger family members, most of them abroad. Consequently, the fields increasingly lay fallow (see also Jaquet et al., 2016; Speck, 2017). A 73-year-old woman mentioned that the OAA allowed her to hire people to work on her fields, allowing her to feed herself. She explained:

I use the allowance to do my expenses. I can’t depend on my children all the time. I live alone. I hire people to help me because I can’t do fieldwork by myself. (...) I also lease parts of the land to other people and they provide me, as the owner of the land, with a share of the crop.

Biao (2007) made parallel observations in China: Older people residing in mountain villages, not able to work their fields, relied on other peasants to support them as agricultural laborers or caregivers.

The OAA also created positive socio-psychological effects. Interviewed recipients reported feeling more autonomy, increased self-esteem and ability to participate in social events. They could afford to invest money for religious activities and support weddings of their relatives, neighbors, or friends in the village. This in return increased their reputation and respect as an older person and improved their relationship to their own children. Further, they could afford to travel by using public transport. They reported feeling relieved and less dependent because they do not have to ask their children for money. Similar effects have been observed in Ethiopia, Tanzania, Mozambique, Zimbabwe, Bangladesh, Vietnam, and Bolivia among older people who received cash transfers in forms of social pensions, grants or microcredits (Godfrey-Wood et al., 2017; Gorman, 2004; HAI & Age International, 2017; HAI & Cordaid, 2011; Kakwani & Subbarao, 2005; KC et al., 2014; NEPAN, 2011; Speck, 2012).

Somewhat informed

The study revealed that most of the older interviewees were somewhat informed about the existence of the OAA. Awareness came mostly through the annual list updates of newly eligible senior citizens. Local government representatives visited all households in the village annually to check by citizenship certificate whether a member of the household had reached the age eligibility criteria. Usually, this was a reliable process. In this study, a total of 33 beneficiaries were told directly by their VDC chairman about the OAA and the registration process. Eight respondents did not exactly remember their source of information.

About one-third of the interviewees learned about the OAA from their children (13 cases) or other older neighbors who already have received the OAA (14 cases). Shrestha and Satyal (2008) similarly found that most of the older people learned about the OAA through their children (23%), government notice (21.5%), and neighbors (43.7%). Only three older people in this study heard the announcement through television and radio, unlike the findings of Rajan and Palacios (2008), who report that one-third in their sample learned about information through print and visual media. Reason for this high number might have been that the majority of their respondents were from urban areas, where literacy is higher, and the availability of media devices such as television or newspaper were easily accessible and available. Similar findings were made in a qualitative in-depth study by Pun et al. (2009).

“I heard gossip from other people in the village”, was a common answer. Rumors and assumptions about “money for poor older people” circulated among villagers. Most older recipients were convinced that the OAA was provided by the local government because the VDC staff distributed it. Only a handful of the recipients knew that the OAA is provided by the central government across the country to all senior citizens. One 74-year-old man had detailed knowledge through the daughter-in-law of his brother, who worked on old age issues at the local VDC. Yet overall, there was low awareness about the OAA and lots of superficial knowledge or rumors among villagers. Most of the interviewees, their children, and neighbors were not well-informed about the criteria and conditions. Several beneficiaries mentioned being unsure about the amount of money they should receive. Information flow about changes, such as an increase of the amount, was low. Several respondents still referenced

sums distributed several years prior. One beneficiary only received half of his OAA because he was not aware of the increased amount and the VDC staff did not inform him properly. Further, there was confusion about eligibility for the OAA. Eight beneficiaries were not eligible because they received other kinds of pensions, army or civil service pensions. Nevertheless, as mentioned previously, two interviewees reported benefitting from both an army pension and the OAA. Receiving double payments provided by the Nepalese state is forbidden (GoN, 2012). Double pension was also found in a study by Shrestha and Satyal (2008) and in Tanahun district (HAI, 2009).

Illiteracy, lack of media devices and advertisement left the older generation living in remote areas ignorant of essential benefits. This study showed that most of the interviewed older people (65 cases) were not aware about further provisions, such as reduction in bus fares or medication and treatment at the regional hospital that comes along with the SCA card. NEPAN (2011) found that 93 per cent of older people countrywide did not know about additional facilities and provisions for older people beyond the OAA.

Barriers to registration

Several challenges were mentioned regarding the OAA application and registration process. Not knowing office opening hours or registration deadlines, lost or misplaced citizenship certificates, lack of birth certificates, errors regarding year of birth in documents, and illiteracy were listed. Unpredictability of opening hours at VDC offices was common, so beneficiaries were often left standing in front of closed doors. Poor information flow on deadlines resulted in missed opportunities to apply for SCA cards.

In nine cases, respondents had lost their citizenship certificate and needed to make new ones in order obtain the SCA card to claim their OAA. They reported having to pay off all household invoices, for example, electricity bills or land taxes, to be entitled to apply for a citizenship certificate. These lengthy administrative procedures required patience and time, sometimes resulting in missing the annual application deadline for the SCA card and having to wait until the next year. Family members helped all nine of these respondents pay their bills. However, the age of all respondents was deliberately underestimated when issuing the new citizenship certificate due to lack of birth certificates. A 75-year-old Tamang man stated:

I show them my citizenship card but they always reply the same: That I haven't reached the age criteria. In my card they have reduced my age by many years. I don't know which birth year they have written in it.

He was illiterate and tired of arguing with the VDC staff about his age. Another 70-year-old Gurung man claimed to have intentionally lowered his age when he got a new citizenship certificate for Indian army recruitment. Now, he blames himself for not getting the OAA. Missing citizenship certificates or other necessary documents for identification, or mistakes in newly issued documents and certificates of older people were also found by Pun et al. (2009), Yadav (2012), and Samson (2012). Because Dalit people or those from the Karnali region are

entitled to the OAA from the age of 60, this led to dissatisfaction among those only eligible after 70 years. The majority of this sample, including respondents from the Dalit caste, desired a common age limit for all, not selecting or preferring individuals or groups of older people based on their economic situations, caste affiliation, or historical discrimination.

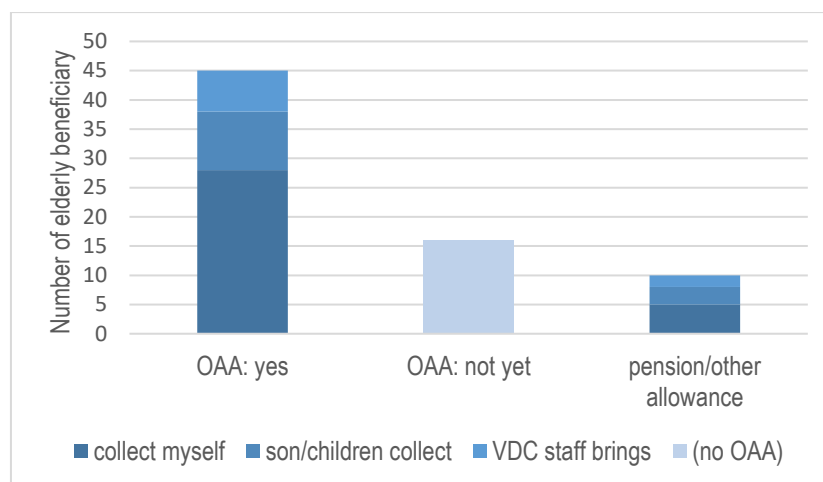
Physical obstacles to collection

Older people in hillside villages (Mirsa, Ghale-Kharka and Tanting) pointed out the difficulties of remoteness: rough terrain, steep paths, bad roads, lack of transportation, age-related physical limitations, or lack of family support hindered beneficiaries in reaching the office to collect the OAA. Mirsa beneficiaries used to collect their OAA in Diphrang, about a 3-hour walk away. After restructuring, the new office in Lahachowk is about 6-7 hours away. Beneficiaries were usually required to collect their OAA at the local office, but six from Mirsa and one from Tanting relied on the VDC staff, who made regular visits to the beneficiaries' homes to deliver the OAA. Recipients from relatively flat villages like Ghachowk and Thuladihi could reach the local offices without major problems. Nonetheless, from all five villages difficulties were reported particularly during monsoon season when paths, roads, and rivers become practically impassable. A 70-year-old Dalit woman from Tanting lamented about the inability to cross the river in spite of local buses because there is no bridge. Environmental factors and poor infrastructure in the secluded villages impeded the beneficiaries from getting their OAA.

Age-related physical limitations, such as weak legs or blurred vision, prevented the beneficiaries to reach local offices on their own. A 90-year-old widowed Gurung woman from Tanting mentioned that she needs to be carried by others because she cannot walk anymore. In ten cases, the beneficiaries could completely rely on their sons, daughters-in-law, or grandchildren to collect the OAA. However, this familial on-site support has decreased, as most of the young adults have migrated. Consequently, the older respondents told about the need to support each other and travel together to collect the OAA because their younger relatives were not around. Information about payment dates propagated among the beneficiaries and neighbors informally, and they told us it is good to gather and walk the long distances in companionship. Similar observations were made in Ngenge, a remote rural ward in northern Tanzania, where beneficiaries walk together for safety when traveling on difficult terrain to collect their social pensions (Heslop & Hofmann, 2014).

Surprisingly, 28 of the 45 beneficiaries receiving an OAA managed to collect it by themselves. Five out of 10 older people receiving an army or civil service pension collected benefits by themselves as well. Overall, 13 beneficiaries were reliant on a proxy (son, daughter-in-law, or grandchild) to collect a pension and in total nine beneficiaries enjoyed delivery directly at their doorsteps. Sixteen interviewees had not received an OAA yet, either because they have not reached the age criteria, or their documents displayed incorrect birth dates (see Figure 2). These figures reflect similar findings from the Philippines, where 34 per cent of the older beneficiaries relied on a younger family member to get their benefit (Knox-Vydmanov et al., 2016).

Figure 2: Collection and distribution of the OAA and other pensions among the recipients



Source: author.

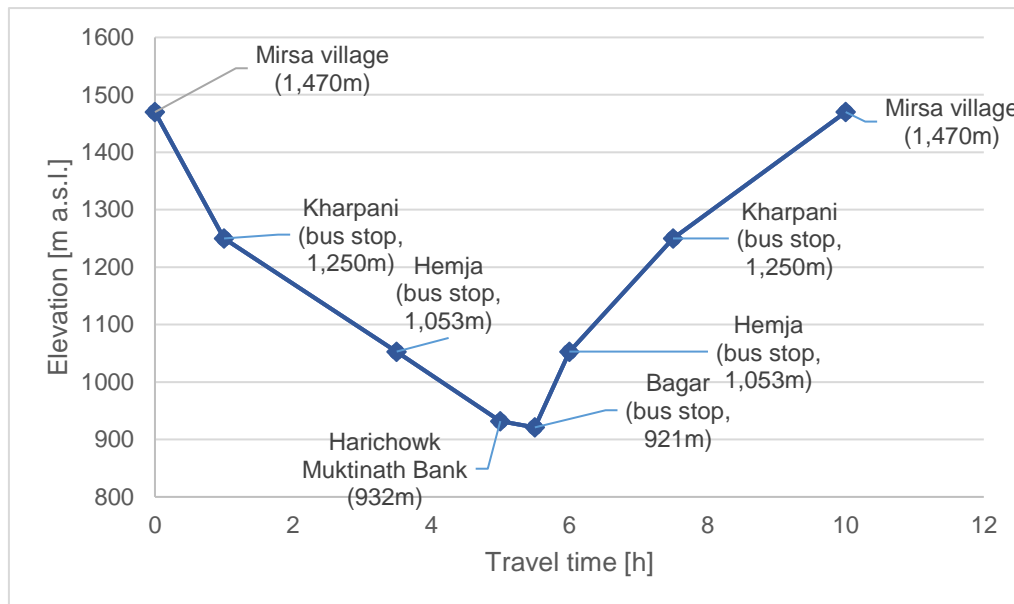
The recent change in distribution method from direct manual money transfer to formal banking system aggravated the circumstances of accessing the OAA. Pension benefits were no longer distributed at the VDC office nor at doorsteps, but must be collected at the bank counter in Pokhara city. Only a handful of beneficiaries in this sample had experience with the new allocation method. A 78-year-old Gurung man, who already collects his OAA from the bank, shared:

I have to walk down to get to the local bus stop (...) I have to change and catch another bus. The crowd in the city and those many vehicles and noise (...) however, my son told me I could collect my money at the end of the year. Thus, I did not go for the last two times when they distributed it. It is too arduous.

The whole route he had to overcome included steep paths, a change of vehicle at a junction close to town to reach the bank which took an entire day (see Figure 3). In group discussions, the change in distribution methods was raised several times with concern:

Regarding [the distribution of] the OAA: There is the news that the bank will provide the allowance from now on and people have to open bank accounts for that. However, for providing these facilities [OAA] for us, the elderly people, I think the local government is better (...) the local government is urgently needed for them [older people] to have easy access to the facilities and services provided by the government.

On-site provision of the OAA through local representatives was clearly preferred because the older beneficiaries could not rely on support from their children to accompany them to reach distant places. Uneven terrain combined with age-related ailments and the absence of young people constrained them already.

Figure 3: Elevation-time travel profile: route from Mirsa village to Muktinath Bank and back

Source: author.

Restrictions on Time and Finances

Application and purchase fees for citizenship certificates and SCA cards, a one-time procedure, did not require extensive costs, though costs for transport and food on the way to the VDC office or bank accumulated rapidly. Capital resources were needed to reach the places where the OAA was distributed. A 66-year-old Dalit woman from Tanting stated:

I haven't been to the VDC office for issuing the card. However, if I go there, I can't return on the same day, I have to return home on the next day. It isn't possible to walk the whole way on the same day. And you know, sometimes I do not have enough money to buy a bus ticket, I can't afford the transport costs.

Paying for board and lodging apart from transportation costs was too costly for her at that time. Other beneficiaries shared similar experiences and reported half of their pensions are spent on the journey for food and accommodation. Transport costs thus pose one of the decisive barriers that older people in remote areas face in accessing their OAA. Similar findings have been reported in Rolpa district (KC et al., 2014) and a study in Zimbabwe (Willmore, 2004). In both cases, walking was no option for older people due to large distances, rough terrain and limited mobility in old age.

Beyond financial restrictions, not all respondents could afford the time to take one or two days off to collect the OAA. Due to labor shortage caused by the outmigration of the young, older people must remain active in subsistence farming. Leaving fieldwork or livestock would threaten their supply. Collecting the OAA at the local VDC office oftentimes took an entire day for them. Traveling down to the bank required even more time, including long queues

and waiting times at the bank counter. Difficulties across the country regarding long travel distances, lack of time, and high expenses have also been observed by NEPAN (2011), confirmed by Meera Sherchan, Chief of Senior Citizen Unit of the MoWCSW, and as well recently reported by the media (e.g., Ohja, 2019).

Further barriers in obtaining the OAA

Trusted third parties, mostly sons, daughters-in-law or grandchildren designated at time of registration for the OAA, could collect the OAA in case of immobility or sickness of the recipient. However, sending a proxy can be challenging as well, like an 83-year-old Gurung woman from Mirsa shared, that they had to write and sign another application letter so that her daughter-in-law had right to collect the OAA. This Gurung woman could rely on and trust her family members to collect the money. In contrast, one 87-year-old Bhujel man's son deliberately and repeatedly misused his OAA. According to his oldest son, who joined the interview conversation:

The problem is that the younger son collects the allowance for our father, but he spends everything on his own. He did not give away any share from the allowance to our father. He just misused it. About 4[000] to 5,000 rupees he [father] receives as an allowance in every four months (...) but the second son collects and misuses the amount. (...) The Chairman gives it [OAA] to other persons and not to the ones who should get it. (...) I suggested to him [Chairman] to check properly whether the actual eligible person has received the allowance—or not.

The deprived beneficiary lived together with this oldest son and his family. One grandson went abroad to Qatar for work, and the entire household was financially dependent on his remittances and the OAA of the grandfather. Misuse through a proxy was also observed in a study by the Nepalese government across all kinds of allowances (GoN, 2012).

A more recent barrier for the older beneficiaries, because of the change in distribution method, was the usage of novel technology. Whereas the OAA was disbursed manually, it now is paid out via the banking system in most of the districts. Though this is more secure for the provider to keep track of where the money was transferred and assures monthly payments to at least all officially registered beneficiaries, it posed new challenges for the older people. Respondents expressed lack of knowledge about holding a bank account or using cash machines. However, one of the VDC chairpersons explained that the bank staff promised to come to the villages to disburse the OAA manually for the first three times after registration of a new beneficiary. Afterwards, older beneficiaries were required to get their allowances at the bank counter in the city. Similar findings were made in Rolpa district (KC et al., 2014), where beneficiaries expressed concerns that they would not to be able to receive and collect the money by themselves anymore in the future as it is getting more difficult and complicated.

Discussion

This study reveals positive effects of the OAA and the challenges and obstacles encountered by older people in accessing their social pensions in rural Nepal. The beneficiaries experienced access to their OAA to be fraught with diverse challenges and difficulties, despite their entitlement to it. Additionally, access became more difficult due to the new distribution method as a formalized disbursement. In the past, the older people could rely on support of their children to help them access and collect the OAA. This option has decreased due to the absence of the young, induced by mainly outmigration and changes in household structures. The trend towards urbanized nuclear households (see GoN, 2014) has additionally affected traditional family support.

Both structural and individual barriers impede older people from accessing their OAA. Structural barriers included remoteness, administrative matters, time and financial constraints, or limited transportation. The new changes in distribution method via the banking system hamper access even more. Individual barriers primarily comprised the older people's physical health conditions or inadequate education and illiteracy. These factors adversely affected awareness or knowledge about the OAA. Additional barriers were unfamiliarity in urban environments and new unknown institutions like the bank. Misuse of trust and money by proxies represented another problem. The accumulation of these obstacles lead to the outcome that potential beneficiaries are deprived from the social pension. Nonetheless, it is remarkable that despite challenges from the provider's and receiver's sides, the Nepalese social pension program largely works. The older people's experiences indicated that most of them were able to mobilize a supporting or substitute person if they could not collect the OAA themselves. Yet, the respondents expressed concerns about how to tackle these challenges when young people are no longer around to support them.

Recommendations

This and other studies from Nepal (HAI, 2009; NEPAN, 2011; GoN, 2012; KC et al., 2014) confirmed the positive effects that OAA have had for older people. The pension constitutes a significant part of older people's livelihoods, to which the state should ensure and facilitate its distribution (see also Bhattarai, 2013). Two possible proposals are briefly outlined as follows.

Mobile Money Cash Transfers

In the specific case of Nepal, physical distance creates a major hindrance to collecting pensions. To reach older people in secluded mountain villages, and those who are less mobile due to age-related ailments, distribution via mobile money cash transfers could be considered. Surveys show that 82 per cent of rural households have access to mobile phones (GoN, 2016). The technology of mobile money allows people to use their mobile phones to receive, spend or store money. It should be considered though, that older people may have problems

handling a mobile phone, thus would need initial support. Nonetheless, fieldwork observations from this study showed that older people increasingly are familiar with using mobile phones because they wanted to stay in touch with their children, who migrated abroad. Initial projects to implement mobile money in Nepal, particularly to connect rural areas, have already been launched (e.g., United States Agency for International Development [USAID] 2013; 2014), however, not in connection with social allowance payments, nor as a viable solution for the disbursements of old age allowances for the older people who live in remote areas.

Considering other countries with similar contexts could help create alternative methods for distributing pensions for older people. In Uganda, for example, the Senior Citizen's Grant, a social pension, is distributed via mobile money cash transfers. In Kenya, similar distribution methods are used in remote areas: Mobile money agents bring the money to local shopkeepers where cash payments are made to special machines that read biometric data for disbursement whenever a beneficiary comes to the shop to collect the social pension (Heslop & Hofmann, 2014). These alternatives could prove as a viable option for remote places in Nepal. Local shops are available in remote Nepalese villages and rather accessible than the next VDC office or bank branch. In Bolivia, for example, the Renta Dignidad is distributed via the Armed Forces at 200 pay points where mobile military units are adequately equipped to disburse the pension to beneficiaries (Ticona Gonzales, 2011).

Awareness

Findings from this case study indicate clearly the need to increase awareness. Older people are somewhat aware about the OAA but lack deep understanding. Leaflets displayed at local offices could help raise awareness among villagers, who in turn can explain necessary information to older villagers. Additionally, regular information events in the villages would help increase awareness and avoid misunderstandings among the older people. Public information events were explicitly desired by the interviewees.

Study limitations

This study has limitations. The findings are not generalizable nor simply transferred but they still give solid insights into experiences of 71 cases and indicate real issues when registering and accessing social pensions, allowing to perceive a picture of the overall situation. Collaboration with a local field assistant helped to bridge intercultural sensitivity and language barriers, although in a handful of cases double translation (Gurung, Nepali, English) could not be avoided. Experiences of beneficiaries might differ according to sex, age and background, although I aimed to target cases across all age groups and from various origins. Finally, the country's restructuring and reorganization created limitations, revealing uncertainties and misinformation among the respondents. Frequently, it was unclear who was responsible for disbursement after the change in delivery method, or who could answer questions regarding bureaucratic procedures as local VDC offices had either merged or shifted to new locations.

Conclusion

The various aspects from this case study provided insights that might improve the design of pension programs in similar remote rural, or mountainous contexts of the Global South. Findings confirm the adequacy and necessity of non-contributory social pensions but also point out on several difficulties in obtaining the benefit. An accumulation of obstacles on access lead to deprivation of the social pension for potential beneficiaries, thus as well aggravate their socio-economic situations. In general, when designing provisions or any other kinds of services geared at older people, it is crucial to consider that the social group of older people is a highly heterogeneous group. Whereas some are in poor health or face physical difficulties, others remain physically active and fit into advanced old age. In most cases, programs and policies for the marginalized or poor—or in this case for older people—are designed for homogenous groups. Consequently, implementation or delivery of services take place without consideration of internal group differences or diverse structural conditions in different places, for example for in flat lands versus mountain regions, or rural versus urban areas. Homogeneous planning leads to difficulties for older beneficiaries to benefit from the services provided and in worst cases to exclusion and deprivation of necessary resources. Nonetheless, Nepal is on the right track with providing universal non-contributory social pensions to older people.

In view of the fast population aging in countries of the Global South, non-contributory social pensions pose a viable and promising instrument for tackling income security for older people. However, if social pensions are supposed to help the older people secure their livelihoods, it is fundamental to know about the obstacles and challenges from a bottom-up perspective. Only then, improvement in delivery and assurance of ease of access for particularly those older people residing in remote rural areas can be guaranteed.

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